

Table I.F.18 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	58.0%	69.0%	70.5%	69.2%	65.8%	50.9%	69.5%	56.1%
Industry group **								
Agric., fish., forest.	75.2%	43.5% *	--	62.4%	84.1%	75.7%	58.3%	79.4%
Mining and manufacturing	56.0%	66.2%	66.1%	68.6%	65.5%	47.9%	67.5%	54.7%
Construction	65.7%	66.4%	68.0%	68.4%	65.0%	61.0%	67.3%	64.7%
Utilities and transp.	51.6%	53.3%	64.5%	54.8%	63.3%	48.0%	50.6%	51.7%
Wholesale trade	59.2%	82.8%	76.9%	73.2%	66.0%	46.6%	76.5%	55.2%
Fin. svcs. and real estate	51.4%	62.8%	72.0%	62.1%	67.2%	44.0%	66.6%	49.7%
Retail trade	53.7%	72.1%	71.8%	68.0%	69.1%	45.7%	70.6%	51.0%
Professional services	60.6%	69.7%	70.1%	72.7%	63.2%	56.1%	70.4%	58.9%
Other services	62.1%	72.3%	72.0%	70.0%	67.6%	55.5%	72.8%	59.9%
Ownership								
For profit, incorporated	55.7%	67.5%	72.1%	69.2%	66.2%	47.3%	69.9%	53.2%
For profit, unincorporated	60.0%	73.6%	68.7%	67.2%	64.7%	50.7%	70.8%	57.1%
Nonprofit	65.8%	68.3%	60.7%	71.6%	65.3%	65.3%	64.2%	65.9%
Age of firm								
Less than 5 years	68.3%	72.6%	73.4%	71.1%	61.5%	65.7%	72.3%	64.6%
5-9 years	65.4%	68.3%	70.1%	64.5%	67.7%	52.0%	67.3%	64.1%
10-19 years	69.7%	70.0%	70.2%	72.7%	67.0%	69.9%	71.6%	68.7%
20 or more years	55.8%	67.3%	70.2%	68.6%	65.7%	50.2%	68.6%	54.5%
Multi/single status								
2 or more locations	53.3%	46.5% *	72.6%	65.7%	63.4%	50.3%	65.5%	53.1%
1 location only	70.1%	69.3%	70.4%	70.1%	69.4%	75.6%	69.9%	70.3%
Percent full-time employees								
Less than 25%	58.6%	39.8%	66.2%	74.9%	67.6%	53.7%	58.3%	58.6%
25-49 %	62.6%	82.5%	65.6%	66.0%	63.0%	59.3%	70.9%	61.0%
50-74 %	57.8%	74.0%	71.2%	73.1%	65.1%	49.8%	73.3%	55.1%
75% or more	57.9%	68.4%	70.8%	68.9%	66.0%	50.7%	69.3%	55.9%
Union presence								
No union employees	59.6%	69.8%	71.1%	70.2%	66.4%	50.8%	70.0%	57.3%
Has union employees	52.5%	55.3%	56.4%	54.0%	61.2%	51.3%	59.0%	52.3%
Percent low-wage employees								
50% or more low-wage	59.3%	65.2%	77.1%	71.1%	70.2%	51.6%	69.5%	58.0%
Less than 50% low-wage	57.9%	69.4%	70.1%	69.0%	65.2%	50.9%	69.5%	55.8%
Percent women employees								
Less than 25%	60.9%	68.7%	67.9%	67.6%	65.6%	52.2%	67.1%	59.0%
25-49 %	54.4%	72.6%	73.3%	72.5%	65.1%	46.8%	71.1%	52.4%
50-74 %	56.3%	66.1%	71.3%	66.2%	63.9%	51.2%	69.8%	54.6%
75% or more	61.8%	70.1%	72.6%	72.8%	69.2%	55.6%	73.1%	60.1%
Percent age 50 or older employees								
Less than 25%	60.3%	69.6%	72.8%	70.7%	67.2%	49.3%	71.5%	57.3%
25-49 %	56.6%	65.1%	68.8%	70.4%	65.6%	51.8%	69.1%	55.5%
50-74 %	57.3%	73.3%	66.3%	63.1%	61.4%	49.4%	66.1%	54.9%
75% or more	61.9%	65.9%	72.1%	57.4%	71.9%	53.2%	66.0%	58.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.18 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.65%	1.61%	1.60%	1.25%	1.23%	0.95%	0.92%	0.74%
Industry group **								
Agric., fish., forest.	5.97%	14.66% *	--	14.49%	8.68%	8.98%	10.50%	6.26%
Mining and manufacturing	1.62%	6.65%	5.06%	3.84%	3.00%	2.27%	3.01%	1.77%
Construction	2.56%	4.76%	4.41%	3.58%	5.96%	7.01%	2.60%	3.76%
Utilities and transp.	2.69%	12.26%	10.32%	7.38%	6.95%	3.33%	6.20%	2.87%
Wholesale trade	2.76%	4.48%	4.56%	3.70%	4.07%	4.50%	2.76%	3.25%
Fin. svcs. and real estate	1.91%	5.43%	6.00%	5.12%	3.12%	2.44%	3.71%	2.07%
Retail trade	2.58%	5.45%	6.40%	3.65%	4.02%	3.45%	3.15%	2.88%
Professional services	1.09%	2.84%	2.87%	2.04%	2.02%	1.59%	1.65%	1.24%
Other services	1.63%	3.40%	3.59%	3.29%	3.61%	2.46%	1.96%	1.91%
Ownership								
For profit, incorporated	0.78%	1.90%	1.83%	1.47%	1.56%	1.11%	1.07%	0.90%
For profit, unincorporated	1.63%	3.45%	4.05%	3.29%	3.23%	2.67%	2.22%	1.95%
Nonprofit	1.54%	6.57%	5.27%	3.18%	2.49%	2.26%	3.15%	1.65%
Age of firm								
Less than 5 years	2.86%	3.38%	4.74%	4.28%	6.96%	10.94%	2.55%	4.93%
5-9 years	2.51%	4.42%	4.91%	4.31%	5.50%	6.59%	2.80%	3.87%
10-19 years	1.64%	3.01%	3.14%	2.37%	3.59%	4.41%	1.79%	2.33%
20 or more years	0.74%	2.66%	2.21%	1.63%	1.34%	0.98%	1.31%	0.80%
Multi/single status								
2 or more locations	0.81%	15.99% *	4.69%	2.47%	1.42%	0.96%	3.05%	0.82%
1 location only	0.93%	1.62%	1.68%	1.44%	2.23%	4.30%	0.97%	1.54%
Percent full-time employees								
Less than 25%	2.81%	9.75%	9.13%	5.05%	4.45%	3.91%	5.35%	3.19%
25-49 %	2.54%	5.20%	7.18%	4.92%	4.77%	4.22%	3.86%	2.94%
50-74 %	1.86%	3.55%	4.24%	5.55%	3.56%	2.67%	2.28%	2.12%
75% or more	0.72%	1.86%	1.78%	1.33%	1.36%	1.05%	1.04%	0.82%
Union presence								
No union employees	0.70%	1.59%	1.61%	1.23%	1.26%	1.11%	0.93%	0.82%
Has union employees	1.63%	10.34%	8.87%	7.22%	4.64%	1.81%	5.53%	1.67%
Percent low-wage employees								
50% or more low-wage	1.71%	5.51%	4.58%	3.28%	3.38%	2.27%	3.01%	1.89%
Less than 50% low-wage	0.70%	1.70%	1.67%	1.33%	1.31%	1.03%	0.97%	0.80%
Percent women employees								
Less than 25%	1.22%	2.76%	2.54%	2.06%	2.35%	2.27%	1.51%	1.53%
25-49 %	1.29%	3.72%	3.28%	2.35%	2.88%	1.66%	2.05%	1.42%
50-74 %	1.29%	3.17%	4.12%	3.08%	2.25%	1.76%	2.06%	1.42%
75% or more	1.39%	3.76%	3.34%	2.46%	2.18%	2.09%	1.95%	1.57%
Percent age 50 or older employees								
Less than 25%	1.03%	2.60%	2.33%	1.71%	1.99%	1.70%	1.36%	1.24%
25-49 %	0.97%	3.70%	2.78%	2.11%	1.87%	1.26%	1.69%	1.04%
50-74 %	1.71%	3.21%	4.12%	3.64%	3.12%	2.85%	2.35%	2.07%
75% or more	2.95%	3.76%	6.82%	7.73%	4.78%	6.86%	3.25%	4.55%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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